Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Brian First name	Shari First name
	identification (for example, your driver's license or passport).	Dionte Middle name	Ladonna Middle name
	Bring your picture identification to your meeting	Tatum Last name Sr.	Richardson-Tatum Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>4352</u>	xxx - xx6094
	number or federal Individual Taxpayer Identification number	OR	OR
		9 xx - xx	9xx - xx

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Document Tatum Brian Dionte Debtor 1 Case Number (if known) _

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5. Where you live	1429 E. Lyn Ct Number Street	If Debtor 2 lives at a different address: Number Street
	Homewood IL 60430 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	Number Street P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Brian Debtor 1

Dionte

Document Tatum

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Case Number (if known)

Pa	Tell the Court About Your	Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (Form 20 oter 7 oter 11 oter 12			equired by 11 U.S.C. § 342(b) page 1 and check the appropria		
8.	How you will pay the fee	local yours subm with: I nee Appli I requ By la less to	court for more deself, you may pay nitting your payme a pre-printed address of the pay the fee in cation for Individual uest that my fee bw, a judge may, buthan 150% of the fee in installments.	tails about how with cash, cash on your behavess. In installments. Pals to Pay The ewaived (You but is not require official poverty lents). If you cho	you may nier's check alf, your a lf you che Filing Feet may required to, wait line that a loose this co	Please check with the cleripay. Typically, if you are pack, or money order. If your attorney may pay with a crecipose this option, sign and a print in installments (Official Forest this option only if you are your fee, and may do so pplies to your family size an option, you must fill out the all and file it with your petiti	aying the fee attorney is dit card or check attach the arm 103A). e filing for Chapter 7. only if your income is ad you are unable to Application to Have the	
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District ILNBKE None District		_ When _ When _ When	07/22/2009 Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District		_ When	Relationship to y Case Number, MM / DD / YYYY Relationship to y Case Number, MM / DD / YYYY	if known	
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to lin	e 12. Initial Statement i		ent against you and do you war		

Debtor	Case 16-353	56 Doc Dionte	1 Filed 11/04 Docume Tatum	nt Page 4 of 60	6 16:36:25	Desc Main	
Part	3: Report About Any Busin	iesses You Owi	n as a Sole Proprietor				
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.	■ No. □ Yes.	Go to Part 4. Name and location of b Name of business, if any Number Street	usiness			
			☐ Health Care Busin☐ Single Asset Real☐ Stockbroker (as d	box to describe your business: ness (as defined in 11 U.S.C. § 101(27, I Estate (as defined in 11 U.S.C. § 101(defined in 11 U.S.C. § 101(53A)) er (as defined in 11 U.S.C. § 101(6)) e		Zip Code	
;	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appropria balance s document No. I	te deadlines. If you indicate deadlines. If you indicate the to operate the deadlines of the test of t	the court must know whether you are a sate that you are a small business debto tions, cash-flow statement, and federal procedure in 11 U.S.C. § 1116(1)(B). oter 11. 11, but I am NOT a small business debtor and I am a small busines	or, you must attach I income tax return	your most recent or if any of these ne definition in	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs	No.	What is the hazard? _	erty That Needs Immediate Attention			

immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?			
If immediate attention is	needed, why is it needed?		
Where is the property? _	Number Street		
	City	State ZIP C	ode

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Debtor 1

Brian Dionte Document

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-35356 Doc 1 Filed 11/04/16 Entered 11/04/16 16:36:25 Desc Main

Debtor 1 Brian Dionte Document Tatum Page 6 of 60

Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or invention of the line 16c. Yes. Go to line 17.	consumer debts? Consumer debts are defined primarily for a personal, family, or household pusiness debts? Business debts are debts estment or through the operation of the business debts are not consumer debts or business debts.	that you incurred to obtain s or investment.
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		napter 7. Go to line 18. er 7. Do you estimate that after any exempt pres are paid that funds will be available to distrib	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below	I have examined this netition, and	I declare under penalty of perjury that the infor	mation provided is true and
For	you	correct. If I have chosen to file under Chap of title 11, United States Code. I us under Chapter 7. If no attorney represents me and I this document, I have obtained and I request relief in accordance with	ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chapt did not pay or agree to pay someone who is not dread the notice required by 11 U.S.C. § 342(but the chapter of title 11, United States Code, spenent, concealing property, or obtaining money of in fines up to \$250,000, or imprisonment for up draft.	or, under Chapter 7, 11,12, or 13 er, and I choose to proceed of an attorney to help me fill out o). ecified in this petition. or property by fraud in connection
		Executed on11/01/2016	S Execut	red on11/01/2016

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Debtor 1	Brian	Dionte	Tatum	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Tarek Muhammad Khalil	Date	Date:	11/01/2016
Signature of Attorney for Debtor	Duic	MM / DE) / YYYY
Tarek Muhammad Khalil			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Number Street Chicago	IL	60603	3
	IL State		3 Code
Chicago	State	ZIP	
Chicago	State	ZIP	Code

Fill in this in	formation to identify y	our case:	
Debtor 1	Brian	Dionte	Tatum
	First Name	Middle Name	Last Name
Debtor 2	Shari	Ladonna	Richardson-Tatum
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the :	NORTHERN District of _	ILLINOIS (State)
Case Number			<u> </u>

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u>\$ 0</u> \$ 13,702
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 13,702
Part 2: Summarize Your Liabilities	
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Your liabilities Amount you owe \$28,961 \$0 \$49,762
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,240.27
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$4,225.00

Case 16-35356 Doc 1 Filed 11/04/16 Entered 11/04/16 16:36:25 Desc Main Page 9 of 60 Document Brian Debtor 1 Dionte Tatum Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$5,269.62 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

 $_{0.00}$

\$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

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Fill in this in	formation to ide	ntify your case and this filin		0 of 60			
Debtor 1	Brian	Dionte	Tatum				
	First Name	Middle Name	Last Name				
Debtor 2	Shari	Ladonna	Richardson-Tatum				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District	of <u>ILLINOIS</u> (State)		_	_	
Case Number					L	Check if this is an	
(If known)				_		amended filing	
Official F	<u>orm 106A</u>	<u>/B</u>					
Schedul	e A/B: Pr	operty					12/15
ategory where esponsible for ages, write you	you think it fits supplying corre ur name and cas Describe Each Re	best. Be as complete and ac ct information. If more spac e number (if known). Answe sidence, Building, Land, or Ot	asset only once. If an asset fits in mo ccurate as possible. If two married pec e is needed, attach a separate sheet to er every question. her Real Esate You Own or Have an Inte any residence, building, land, or simila	ople are filing together, bot this form. On the top of a	h are equally		
	-	-	ur entries fro Part 1, including any en	· =			
you have at	tached for Part 1	1. Write that number here			->		\$0.00
Part 2:	Describe Your Vel	hicles					
O3. Cars, vans No. Yes. No. Yes. No. Yes. No. Yes.	Describe Describe Make: Model: Year: Approximate Milea Other information: E, aircraft, motor Boats, trailers, motor Describe	Mercedes-Benz R 2007 110,000 homes, ATVs and other recors, personal watercraft, fishing v	Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this is community propinstructions) reational vehicles, other vehicles, and essels, snowmobiles, motorcycle accessories	Check one. Cu ent ent serty (see	o not deduct secured c e amount of any secur	laims or exemptions. Put ed claims on <i>Schedule D:</i> ims Secured by Property Current value of t portion you own? 5,4	the
			ur entries fro Part 2, including any ent			\$ 5	,426.00
Part 3:	Describe Your Per	rsonal and Household Items					
Do you own o	r have any legal (or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claor exemptions	aims
Examples:		nishings iurniture, linens, china, kitchenwa	re				
Yes.	Describe	Furniture, linens, small appliance	es, table & chairs, bedroom set		\$1,000	\$ <u> </u>	000.00

Official Form 106A/B Record # 719713 Schedule A/B: Property Page 1 of 6

Brian Debtor 1

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Desc Main

First Name

	: Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games	
Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone \$450	\$ <u>450.0</u> 0
	: Antiques and figuri in, or baseball card	ines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	
09. Equipmer	nt for sports and	hobbies	\$0.00
Examples and kayak	: Sports, photograph ss; carpentry tools; r	nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
∐Yes.	Describe		\$0.00
No.		guns, ammunition, and related equipment	
Yes.	Describe		\$0.00
Examples No.		furs, leather coats, designer wear, shoes, accessories	
Yes.	Describe	Everyday clothes \$250	\$ 250.00
12. Jewelry Examples gold, silve		costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
Yes.	Describe	Everyday jewelry, wedding ring \$200	\$ 200.00
13. Non-farm Examples No.	animals : Dogs, cats, birds, I	norses	<u> </u>
Yes.			\$0.00
14. Any other No.		busehold items you did not already list, including any health aids you did not list	
Yes.	Describe	books, CDs, DVDs & Family Photos \$75	s 75.00
		of your entries from Part 3, including any entries for pages you have attached	\$1,975.00
	Describe Your Fir		
Do you own o	or have any legal	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16. Cash Examples No.	: Money you have ir	your wallet, in your home, in a safe deposit box, and on hand when you file your petition	
Yes.	Describe		\$ <u>0.0</u> 0

Debtor 1

Brian First Name

Case 16-35356

Middle Name

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Desc Main

17.	Deposits o	f money					
			s, or other financial accounts; certificates If you have multiple accounts with the sa		posit; shares in credit unions, brokerage houses, nstitution, list each.		
	Yes.	Describe	Account Type:	Insti	tution name:		
			Checking Account		Chase	\$	1.00
			Checking Account		Chase	\$	100.00
						\$	101.00
18.		-	bublicly traded stocks tment accounts with brokerage firms, mo	oney r	market accounts		
	Yes.	Describe	Institution or issuer name:			_	
19.	Non-public	ly traded stock	and interests in incorporated and	d uni	ncorporated businesses, including an interest in	\$	0.00
	Yes.	Describe	Name of Entity and Percent of Ow	vners	hip:		
						\$	0.00
20.	Negotiable	instruments includ	te bonds and other negotiable and de personal checks, cashiers' checks, pr are those you cannot transfer to someon	romiss	ory notes, and money orders.		
	Yes.	Describe	Issuer name:				
١						\$	0.00
21.			RISA, Keogh, 401(k), 403(b), thrift savin		counts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution na	ame:			
22.	Your share Examples:	Agreements with I	epayments osits you have made so that you may co andlords, prepaid rent, public utilities (el Institution name or individual:			\$	0.00
	Yes.	Describe	institution name of individual.			\$	0.00
23.	Annuities (ou, e	ither for life or for a number of years)	*	
	Yes.	Describe	Issuer name and description:			_	0.00
24.			IRA, in an account in a qualified A (b), and 529(b)(1).	ABLE	program, or under a qualified state tuition program.	\$	0.00
	Yes.	Describe	Institution name and description.	Sepa	rately file the records of any interests.11 U.S.C. § 521(c):		
25.	Trusts, equ	uitable or future	e interests in property (other than	anyt	hing listed in line 1), and rights or powers	\$	0.00
	Yes.	Describe					
26.	-		emarks, trade secrets, and other in ames, websites, proceeds from royalties		• • •	\$	0.00
	No.						
27	Yes.	Describe	other general intangibles			\$	0.00
	-	-		ion ho	ldings, liquor licenses, professional licenses		
	No.		•				
	Yes.	Describe				\$	0.00

Brian Debtor 1

Case 16-35356

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Desc Main

First Name Middle Name

Mor	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	Yes.	Describe	Anticipated 2016 federal tax refund \$6,200	\$ 6,200.00
29.	Examples: No.	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	·
	Yes.	Describe		\$0.00
30.	Examples:		wees you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	
	Yes.	Describe		\$ 0.00
31.		insurance polic Health, disability, c	ies or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe		\$ 0.00
32.	If you are th		at is due you from someone who has died living trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	· · · · · · · · · · · · · · · · · · ·
	Yes.	Describe		s 0.00
33.	_	-	es, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	•
	Yes.	Describe		\$ 0.00
34.	No.	_	quidated claims of every nature, including counterclaims of the debtor and rights	
	Yes.	Describe		\$0.00
35.	No.	iai assets you d	lid not already list	
	Yes.	Describe		\$0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	
_ 1	for Part 4. V	Vrite that numb	er here>	\$6,301.00
	e1 5 G1		iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No.	n or nave any ie	egal or equitable interest in any business-related property?	
	Yes.			Current value of the portion you own? Do not deduct secured claims
38.		eceivable or co	mmissions you already earned	or exemptions
	No. Yes.	Describe		\$ <u>0.0</u> 0

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First Name 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 Debtor 1

Brian

Case 16-35356 Doc 1

Desc Main

First Name

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Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 5,426.00 56. Part 2: Total vehicles, line 5 \$ 1,975.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$6,301.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 13,702.00 \$ 13,702.00 62. Total personal property. Add lines 56 through 61. 63. Total of all property on Schedule A/B. Add line 55 + line 62\$13,702.00

Official Form 106A/B Record # 719713 Page 6 of 6 Schedule A/B: Property

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Fill in this in	nformation to ide		
Debtor 1	Brian	Dionte	Tatum
	First Name	Middle Name	Last Name
Debtor 2	Shari	Ladonna	Richardson-Tatum
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> District of <u>II</u>	LLINOIS
	. ,		(State)
Case Number	r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 11 Identif	y the Property You Claim as Exempt								
1. Which set of exe	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.						
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)									
You are clair	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2. For any property	y you list on Schedule A/B that yo	u claim as exempt, fill in t	the information below.						
· ·	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
Brief description:	2007 Mercedes-Benz R with over 110,000 miles	\$_5,426	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00					
Line from	03		100% of fair market value, up to						
Schedule A/B:	<u>03</u>		any applicable statutory limit						
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	\$	735 ILCS 5/12-1001(b) - \$1,000.00					
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit						
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_450	\$	735 ILCS 5/12-1001(b) - \$450.00					
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit						
Brief description:	Everyday clothes	\$ <u>250</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$250.00					
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit						
Official Form 106C	Record # 719713	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2					
			· · ·						

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Document

Page 17 of 60 Number (if known) Debtor 1 Brian Dionte Last Name First Name Middle Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry, wedding ring	\$_ 200	 \$	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$_ 75	 \$	735 ILCS 5/12-1001(a) - \$75.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase, 1.00	\$ <u> 1 </u>		735 ILCS 5/12-1001(b) - \$1.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase, 100.00	\$_ 100		735 ILCS 5/12-1001(b) - \$100.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Anticipated 2016 federal tax refund	\$_6,200	 \$	735 ILCS 5/12-1001(g)(1)(2)(3) - \$4,200.00
			100% of fair market value, up to	
	g a homestead exemption of more		any applicable statutory limit	
Schedule A/B: Are you claimin Subject to adjus No.		s after that for cases filed o	on or after the date of adjustment .)	
Schedule A/B: ure you claimin Subject to adjus No. Yes. Did you	g a homestead exemption of more stment on 4/01/16 and every 3 years	s after that for cases filed o	on or after the date of adjustment .)	
re you claimin Subject to adjus No. Yes. Did you	g a homestead exemption of more stment on 4/01/16 and every 3 years	s after that for cases filed o	on or after the date of adjustment .)	
re you claimin Subject to adjus No. Yes. Did you	g a homestead exemption of more stment on 4/01/16 and every 3 years	s after that for cases filed o	on or after the date of adjustment .)	
re you claimin Subject to adjus No. Yes. Did you	g a homestead exemption of more stment on 4/01/16 and every 3 years	s after that for cases filed o	on or after the date of adjustment .)	
re you claimin Subject to adjus No. Yes. Did you	g a homestead exemption of more stment on 4/01/16 and every 3 years	s after that for cases filed o	on or after the date of adjustment .)	

	this information to	identity your case.		8 of 60			
Debto	_{r 1} Brian	Dionte	Tatum				
	First Name	Middle Nam	e Last Name	-			
Debto	_{r 2} Shari	Ladon	na Richardson-	Tatum			
(Spouse,	, if filing) First Name	Middle Nam	e Last Name				
United	d States Bankruptcy Co	urt for the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
0	Ni. combo a co		(State)			Check if thi	s is an
(If know	Number wn)					amended fi	lina
ffici	al Form 106	:D					9
							40/4
ched	dule D: Cred	itors Who Hav	e Claims Secured by	Property			12/1
			rried people are filing together, bo tional Page, fill it out, number the			ınv	
		name and case number			то то то то то то то	,	
. Do a	ny creditors have c	aims secured by your p	property?				
	No. Check this box a	and submit this form to th	e court with your other schedules.	ou have nothing else to	report on this form.		
1	Yes. Fill in all of the in	nformation below.					
-	Yes. Fill in all of the i	nformation below.					
Part 1							
Part 1	List All Secure	d Claims	an one secured claim list the credit	vor congretely	Column A	Column A	Column C
Part 1	List All Secure	d Claims If a creditor has more th	nan one secured claim, list the credito	· ·	Amount of claim	Value of collateral	Unsecured
Part 1	List All Secure t all secured claims. each claim. If more	d Claims If a creditor has more the	nan one secured claim, list the credito particular claim, list the other credito cal order according to the creditors i	rs in Part 2.			
Part 1 List for 6 As r	List All Secure t all secured claims. each claim. If more	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic	particular claim, list the other credito	rs in Part 2. name.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
Part 1 List for 6 As r	t all secured claims. each claim. If more much as possible, list	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic	particular claim, list the other credito cal order according to the creditors r	rs in Part 2. name.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
Part 1 List for 6 As 1 1 7 0	t all secured claims. each claim. If more to much as possible, list fransit Employees Foreditor's Name	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic	particular claim, list the other credito cal order according to the creditors of Describe the property that secu	rs in Part 2. name.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
Part 1 . List for 6 As 1	t all secured claims. each claim. If more to much as possible, list Transit Employees Foreditor's Name	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic	particular claim, list the other credito cal order according to the creditors of Describe the property that secu	rs in Part 2. name.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
Part 1 . List for 6 As 1	t all secured claims. each claim. If more to much as possible, list fransit Employees Foreditor's Name	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic	Describe the property that secu 2007 Mercedes-Benz R with o	rs in Part 2. name. res the claim: ver 110,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
Part 1 2. List for a As r 2.1 T C 2	t all secured claims. each claim. If more to much as possible, list fransit Employees Foreditor's Name 2000 Bladensburg Ro	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic	Describe the property that secu 2007 Mercedes-Benz R with o	rs in Part 2. name. res the claim: ver 110,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List for a As r	t all secured claims. each claim. If more to much as possible, list fransit Employees Foreditor's Name	If a creditor has more the chan one creditor has a put the claims in alphabetic	Describe the property that secu 2007 Mercedes-Benz R with o As of the date you file, the clair Unliquidated	rs in Part 2. name. res the claim: ver 110,000 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
. List for a As r C 2 N	t all secured claims. each claim. If more is much as possible, lis fransit Employees Foreditor's Name 2000 Bladensburg Ro Number Street Washington City	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic CU I Ne DC 20018 State Zip Code	particular claim, list the other creditors of cal order according to the creditors of the claim Contingent Unliquidated Disputed	rs in Part 2. name. res the claim: ver 110,000 miles n is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List for a As r	t all secured claims. each claim. If more is much as possible, lis fransit Employees Foreditor's Name 2000 Bladensburg Ro Number Street Washington City o owes the debt? Che	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic CU I Ne DC 20018 State Zip Code	Describe the property that secured to the calor of the creditors of the cr	rs in Part 2. name. res the claim: ver 110,000 miles n is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
E. List for a As r	t all secured claims. each claim. If more is much as possible, lis fransit Employees Foreditor's Name 2000 Bladensburg Ro Number Street Washington City o owes the debt? Che	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic CU I Ne DC 20018 State Zip Code	Describe the property that secu 2007 Mercedes-Benz R with o Contingent Contingent Unliquidated Disputed Nature of Lien. Check all that apparent or according to the creditors of the other calculations.	rs in Part 2. name. res the claim: ver 110,000 miles n is: Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List for a As r	t all secured claims. each claim. If more is much as possible, list fransit Employees Foreditor's Name 2000 Bladensburg Roumber Street Washington City o owes the debt? Chellebor 1 only Debtor 2 only	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic the cl	Describe the property that secu 2007 Mercedes-Benz R with o Contingent Contingent Unliquidated Disputed Nature of Lien. Check all that appears I was a greenent you made (such car loan)	rs in Part 2. name. res the claim: ver 110,000 miles n is: Check all that apply. obly. as mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List for a As r	t all secured claims. each claim. If more is much as possible, lis fransit Employees Foreditor's Name 2000 Bladensburg Ro Number Street Washington City o owes the debt? Che	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic cu. If Ne DC 20018 State Zip Code eck one.	Describe the property that secu 2007 Mercedes-Benz R with o Contingent Contingent Unliquidated Disputed Nature of Lien. Check all that apparent or according to the creditors of the other calculations.	rs in Part 2. name. res the claim: ver 110,000 miles n is: Check all that apply. obly. as mortgage or secured	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List for a As r	t all secured claims. each claim. If more to much as possible, list Fransit Employees Foreditor's Name 2000 Bladensburg Robumber Street Washington City o owes the debt? Chell Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic cu. If Ne DC 20018 State Zip Code eck one.	Describe the property that secu 2007 Mercedes-Benz R with o 2007 Mercedes-Benz R with	rs in Part 2. name. res the claim: ver 110,000 miles n is: Check all that apply. poly. as mortgage or secured mechanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
List for a As r	t all secured claims. each claim. If more to much as possible, list Fransit Employees Foreditor's Name 2000 Bladensburg Robumber Street Washington City o owes the debt? Chell Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2	d Claims If a creditor has more the chan one creditor has a put the claims in alphabetic cu. If Ne DC 20018 State Zip Code eck one.	Describe the property that secu 2007 Mercedes-Benz R with o 2007 Mercedes-Benz R with	rs in Part 2. name. res the claim: ver 110,000 miles n is: Check all that apply. poly. as mortgage or secured mechanic's lien)	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

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Fill in this in	formation to identify your o			9 of 60	50.25	DCSC Main	
Debtor 1	Brian	Dionte	Tatum				
Debior	First Name	Middle Name	Last Name				
Debtor 2	Shari	Ladonna	Richardson-Tate	um			
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : <u>NC</u>	ORTHERN District	of ILLINOIS				
Office Oldies	Burnitapley Court for the	Diotriot	(State)			☐ Check if	this is an
Case Number (If known)	Γ					amende	
	100F/F					amende	a iiiiig
JITICIAI F	orm 106E/F						
chedule	E/F: Creditors W	ho Have U	nsecured Claims				12/15
ist the other p I/B: Property (reditors with p eeded, copy the op of any addit	arty to any executory contr Official Form 106A/B) and o partially secured claims that	acts or unexpired on Schedule G: Ex t are listed in Scho number the entrie ne and case numb	leases that could result in a cecutory Contracts and Unexpedule D: Creditors Who Have in the boxes on the left. Atta	and Part 2 for creditors with NONPctialim. Also list executory contractioned Leases (Official Form 106G). Claims Secured by Property. If match the Continuation Page to this	s on S <i>chedul</i> Do not includ ore space is	le de any	
raitii							
1. Do any cre	ditors have priority unsecu	red claims agains	t you?				
No. Go	to Part 2.						
☐ Yes.							
each claim nonpriority unsecured	listed, identify what type of c amounts. As much as possil claims, fill out the Continuati	claim it is. If a claim ole, list the claims i on Page of Part 1.	n has both priority and nonprior in alphabetical order according	eured claim, list the creditor separate ity amounts, list that claim here and to the creditor's name. If you have is a particular claim, list the other cre	show both promore than two	riority and o priority	
(i oi aii exp	danation of each type of clair	ii, see tile ilistruct		· ·	otal claim	Priority	Nonpriority
						amount	amount
Part 2:	List All of Your NONPRIORITY	/ Unsecured Claims	5				
3. Do any cre	ditors have nonpriority uns	ecured claims aga	ainst you?				
☐ No. Yo	ou have nothing to report in the	nis part. Submit th	is form to the court with your ot	ther schedules.			
	your nonpriority unsecured	claims in the alnh	sahetical order of the creditor	who holds each claim. If a creditor	has more the	an one	
nonpriority included in	unsecured claim, list the cre-	ditor separately for ditor holds a partic	r each claim. For each claim list	ted, identify what type of claim it is. rs in Part 3.If you have more than th	Do not list cla	aims already	
4.1 Accepta	ance NOW	Las	et 4 digits of account number	0558			Total claim \$ 5,577.00
Creditor's				2014-2015			
Number	eadquarters Dr Street	vvn	en was the debt incurred?				
Number	oueet	40.	of the data you file the claim is	Check all that apply			
			of the date you file, the claim is: Contingent	: Спеск ан that apply.			
Plano	TX 75	5024	Unliquidated				
City Who owes	State Zi sthe debt? Check one.	n Code	Disputed				
Debtor							
Debtor	•	Тур	e of NONPRIORITY unsecured of	claim:			
=	1 and Debtor 2 only	- i	Student loans				
At least	one of the debtors and another		Obligations arising out of a separati	ion agreement or divorce			
Check	if this claim relates to a		that you did not report as priority cla	aims			
	unity debt		Debts to pension or profit-sharing p	lans, and other similar debts			
	m subject to offest?	_					
No No			Other. SpecifyHousing/Rental	l/Lease			

Doc 1 Filed 11/04/16 Entered 11/04/16 16:36:25 Desc Main Case 16-35356 Page 20 of 60 Case Number (if known) **Pacument** Brian Dionte Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.2 Acceptance NOW **\$** 6,216.00 Last 4 digits of account number _____0135

Creditor's Name	When was the debt incurred? 2013-2014	
5501 Headquarters Dr	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Plano TX 75024	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Housing/Rental/Lease	
Yes		+ 1 024 00
4.3 Ad Astra	Last 4 digits of account number	\$ <u>1,024.00</u>
Creditor's Name	When we the debt in sure do	
7330 W. 33rd St N.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wichita KS 67205	Unliquidated	
City State Zip Code Who owes the debt? Check one.	☐ Disputed	
_		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
■ No	Other. Specify	
Yes Advocate Medical Group	Look A digito of account number	\$ 70.00
Creditor's Name	Last 4 digits of account number	ψ <u>10.00</u>
75 Remittance Dr., Ste. 1019	When was the debt incurred?	
Number Street		
- Nambo		
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60675	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Vec	Other. Specify	

Debtor 1	Brian Dionte First Name Middle Name	Occ 1 Filed 11/04/16 Entered 11/04/16 16:36:25 Desc Main Page 21 of 60 Case Number (if known)	_
After lis	sting any entries on this page, number ther	n beginning with 4.4, followed by 4.5, and so forth.	Total Clain
4.5	AUTO CLUB Group Creditor's Name 2235 Mercury Way Ste 275 Number Street	Last 4 digits of account number6324 When was the debt incurred?2014-2015	\$ <u>22.00</u>
W	Santa Rosa CA 95407 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt s the claim subject to offest?	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
4.6	No Yes AUTO CLUB Group	Other. Specify Collecting for Creditor Last 4 digits of account number 3707	\$ 347.00
,	Creditor's Name 2235 Mercury Way Ste 275 Number Street	When was the debt incurred? 2016-2016	
		As of the date you file, the claim is: Check all that apply.	

	Creditor's Name	When was the debt incurred? 2014-2015	
	2235 Mercury Way Ste 275	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Santa Rosa CA 95407		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Collecting for Creditor	
	Yes AUTO CLUB Croup	2707	• 247.00
4.6	AUTO CLUB Group	Last 4 digits of account number 3707	<u>\$ 347.00</u>
	Creditor's Name	When was the debt incurred? 2016-2016	
	2235 Mercury Way Ste 275	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Santa Rosa CA 95407		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Out on the Collecting for Creditor	
	=	Other. Specify Collecting for Creditor	
4 -	Yes Banfield	Last A digita of account number	\$ 94.00
4.7		Last 4 digits of account number	Ψ <u>σ1.σσ</u>
	Creditor's Name 9277 W. 159th St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orland Hills IL 60487	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Бюриси	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes	Outor. Opcomy	
	— ·		

		Case 16-35356	Doc 1	Filed 11/04/16		Desc Main
Debtor 1	Brian	Dionte		Pacument	Page 22 of 60 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Clai	ms - Continua	tion Page		

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Chase Bank	Last 4 digits of account number	\$_0.00
	Creditor's Name		
	PO Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?	Cradit Cord or Cradit Lloo	
	Yes	Other. Specify Credit Card or Credit Use	
4.9	COM ED	Last 4 digits of account number 7247	\$ 302.00
1.0	Creditor's Name		
	4120 International Pkwy	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carrollton TX 75007	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes Comcast	5011	* 429.00
4.10		Last 4 digits of account number <u>5911</u>	\$ <u>438.00</u>
	Creditor's Name 800 Sw 39Th St	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file the plain in Check all that see by	
		As of the date you file, the claim is: Check all that apply.	
	Renton WA 98057	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Collecting for Creditor	
	Yes	Outon Opedity 5	

Doc 1 Filed 11/04/16 Entered 11/04/16 16:36:25 Desc Main Case 16-35356 Page 23 of 60 Case Number (if known) **Pacument** Brian Dionte Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.11 Comcast \$<u>1,461.00</u> Last 4 digits of account number _____ 2091

Creditor's Name	When was the debt incurred? 2016-2016	
4120 International Pkwy Number Street	when was the debt incurred:	
Nullibel Sil eet	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Carrollton TX 75007	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
■ No	Other. Specify Collecting for Creditor	
Yes Comcast	Last 4 digits of account number 7795	\$ 567.00
Creditor's Name	Last 4 digits of account number 7/95	<u> </u>
800 Sw 39Th St	When was the debt incurred? 2016-2016	
Number Street		
	As a fall and a factor of the Alexander to Charles III I I I I I I I I I I I I I I I I I	
	As of the date you file, the claim is: Check all that apply.	
Renton WA 98057	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes		
4.13 Commonwealth Edison	Last 4 digits of account number	\$ <u>1,800.00</u>
Creditor's Name	When we she dold in some do	
3 Lincoln Center 4th Floor	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Oakharah Taman	Contingent	
Oakbrook Terrace IL 60181	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	5555 to periodit of profit origining plants, and office diffilial debte	
No	Other. Specify Utility Bills/Cellular Service	
Yes	Salest Spooliy	

	First Name	Middle Name		Last Name		
Debtor 1	Brian	Dionte		Pacument	Page 24 of 60	
		Case 16-35356	DOC I	Filed 11/04/16	Enlered 11/04/10 10.30.25	Desc Main

Pari	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After lis	sting any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Cook Law Offices	Last 4 digits of account number	\$ <u>239.00</u>
	Creditor's Name		
	1220 S. Grand Ave.	When was the debt incurred?	
	Number Street		
	P.O. Box 1405	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Waukesha WI 53187	Unliquidated	
_ v	City State Zip Code Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only	-	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ē	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify	
	Yes DuPage Medical Group	Look & Bolton & Consumbation	\$ 96.00
4.15	Creditor's Name	Last 4 digits of account number	\$ <u>-00.00</u>
	135 S. LaSalle, Dept. 1860	When was the debt incurred?	
	Number Street		
		As of the date were file than also be Ober Leithill and	
	 -	As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60674	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	_	
	No ¬	Other. Specify Medical/Dental Services	
1 10	Yes Finans Federal Credit Union	Last 4 digits of account number 0806	\$ 361.00
4.16	Creditor's Name	Last 4 digits of account number U8U0	Ψ <u>σστισσ</u>
	5252 S Homan Ave	When was the debt incurred? 2013-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Hammond IN 46320	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Γ	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
1	Yes		

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4.17	Nicor Gas	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	PO Box 549	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Aurora IL 60507	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
i	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
İ	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l I	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.18	PLS	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	3740 Broadway	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Cam. IN 40400	Contingent	
	Gary IN 46408	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes Scheeringa & DeVries Home Building & Remore	Land Address of a consideration	\$ 9,515.00
4.19	Creditor's Name	Last 4 digits of account number	\$ <u>9,515.00</u>
	746 S. Indiana St.	When was the debt incurred?	
	Number Street		
		As of the date you file the plains in Charles Without and	
		As of the date you file, the claim is: Check all that apply.	
	Griffith IN 46319	Contingent	
	City State Zip Code	Unliquidated	
\ \ \	Who owes the debt? Check one.	Disputed	
ļ	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
1 L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	Voc.	Other. Specify	

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4.20	South Suburban College	Last 4 digits of account number	0467	\$ 910.00
	Creditor's Name		2042 2042	
	1700 W Cortland St Ste 2	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Chicago IL 60622	Unliquidated		
v	City State Zip Code Who owes the debt? Check one.	Disputed		
r	Debtor 1 only	_		
Ì	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
li	Debtor 1 and Debtor 2 only	Student loans		
Ì	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority clai	ms	
'	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
l:	s the claim subject to offest?			
	No	Other. Specify Collecting for Cr	editor	
	Yes Speedy CASH 123		9220	• F26 00
4.21	Creditor's Name	Last 4 digits of account number		<u>\$ 536.00</u>
	7330 W 33Rd St N Ste 118	When was the debt incurred?	2015-2015	
	Number Street			
		As a fisher data area file she alst to take		
		As of the date you file, the claim is:	Cneck all that apply.	
	Wichita KS 67205	Contingent		
	City State Zip Code	Unliquidated		
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
[Check if this claim relates to a community debt	that you did not report as priority clai Debts to pension or profit-sharing pla		
l:	s the claim subject to offest?	Debts to pension of profit-sharing pie	ans, and other similar debts	
	No	Other. Specify Collecting for Cr	editor	
	Yes	carear opening		
4.22	Speedy CASH 123	Last 4 digits of account number	1369	\$ 1,024.00
	Creditor's Name		2015-2015	
	7330 W 33Rd St N Ste 118	When was the debt incurred?	2010-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Wichita KS 67205	Contingent		
	City State Zip Code	Unliquidated		
V	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cl	aim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	ms	
.	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
"	s the claim subject to offest? No		a dita a	
	Yes	Other. Specify Collecting for Cr	еспот	
	1			

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Debtor 1	Brian	Dionte		Pacument	Page 27 of 60 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	r NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
After lietir		ntrice on this need number	hom boginnir	a with 4.4 followed by 4.6	and so forth	

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	Superior Ambulance Service	Last 4 digits of account number	\$_5,800.00
	Creditor's Name		
	PO Box 1407	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elmhurst IL 60126	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
li	Debtor 1 only		
l	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
15	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.24	Tanglwood Resort	Last 4 digits of account number	\$ <u>3,114.00</u>
	Creditor's Name	When was the debt incurred?	
	PO Box 399	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Hyannis MA 02601	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls is	s the claim subject to offest?		
	No	Other. Specify	
	Yes Tiasha Walton	Look & alimite of account mumbers	\$ 0.00
4.25	Creditor's Name	Last 4 digits of account number	φ 0.00
	8553 Black Star Circle	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columbia MD 21045	☐ Unliquidated	
	City State Zip Code		
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Notice only	
	Yes	Office: Specify	

Schedule E/F: Creditors Who Have Unsecured Claims

Debtor 1	Brian First Name	Case 16-35356 Dionte		Filed 11/04/16 Document	Entered 11/04/16 16:36:25 Page 28 of 60 Case Number (if known)	Desc Main	_
Part	2‡ Your	NONPRIORITY Unsecured Cla	ims - Continu	ation Page			
After lis	sting any e	ntries on this page, number t	them beginni	ng with 4.4, followed by 4.	5, and so forth.		Total Clain
4.26	Creditor's Nan	e Liquidators LLC ne dersonville Rd S Street	_	st 4 digits of account number	2013-2013		\$ <u>9,202.00</u>
<u>w</u>	Asheville City /ho owes the	NC 28803 State Zip Code debt? Check one.		of the date you file, the claim Contingent Unliquidated Disputed	m is: Check all that apply.		
	At least on	nd Debtor 2 only e of the debtors and another his claim relates to a		pe of NONPRIORITY unsecu Student loans Obligations arising out of a set that you did not report as prior Debts to pension or profit-shar	paration agreement or divorce		
Is	No	subject to offest?		Other. Specify Collecting	for Creditor		
4.27			_	st 4 digits of account number	er		\$ 273.00
			Δο	of the date you file the clair	m is: Check all that apply		

1636 Hendersonville Rd S	When was the debt incurred? 2013-2013	
Number Street		
- Cultural C		
	As of the date you file, the claim is: Check all that apply.	
Asheville NC 28803	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	-	
Debtor 2 only	Time of NONDRIGHTY unaccured claims	
=	Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes		
Village of Homewood	Last 4 digits of account number	<u>\$_273.00</u>
Creditor's Name		
2020 Chestnut Rd.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Homewood IL 60430		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
=	that you did not report as priority claims	
Check if this claim relates to a community debt		
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	■ Fines	
\sqcap	Other. Specify Fines	
Wakefield & Associates	Last 4 digits of account number SBVY	\$ _774.00
	Last 4 digits of account numberSBVY	\$ <u>771.00</u>
Creditor's Name 830 E Platte Ave	When was the debt incurred? 2015-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fort Morgan CO 80701	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	☐ 5.0pa.50	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other Specify Medical Debt	
	Other. Specify Medical Debt	

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Page 29 of 60 Case Number (if known) **Pacument** Brian Dionte Debtor 1

List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about yo example, if a collection agency is trying to collect from you f 2, then list the collection agency here. Similarly, if you have additional creditors here. If you do not have additional personal creditors here.	or a debt you o	owe to someone else, list the original creditor for any of the debts that you	creditor in Parts 1 or listed in Parts 1 or 2, list the
	Illinois Collection Service		On which entry in Part 1 or Part 2 lis	et the original creditor?
	Name PO Box 646		Line 4 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
		60454-064	Last 4 digits of account number	
_	City State Zip Co	ode		
	IC Systems Inc.		On which entry in Part 1 or Part 2 lis	t the original creditor?
	Name PO Box 64378		Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Saint Paul MN	55164	Last 4 digits of account number	
	City State Zip Co	ode		
	Tristan & Cervantes		On which entry in Part 1 or Part 2 lis	t the original creditor?
	Name 30 W. Monroe, Suite 630		Line14 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago IL City State Zip Cr	60603	Last 4 digits of account number	
	Lake County Superior Court		On which entry in Part 1 or Part 2 lis	et the original creditor?
	Name 2293 N. Main Street		Line 19 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
	Crown Point IN	46307	Last 4 digits of account number	
	City State Zip Co	ode		
	William I. Fine		On which entry in Part 1 or Part 2 lis	t the original creditor?
	Name 2833 Lincoln St.		Line 19 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number Street		,	Part 2: Creditors with Nonpriority Unsecured Claims
	Highland IN	46322	Last 4 digits of account number	
	City State Zip C			

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Debtor 1 Brian

Dionte

Add the Amounts for Each Type of Unsecured Claim

Pacument

ı	6.	Total the amounts of certain types of unsecured claims.	This information is for statistical reporting purposes only. 28 U.S.C. § 159.
ı		Add the amounts for each type of unsecured claim.	

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority	•	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other	6g.	\$

		Caso 16 '	25256 Doc 1 E	ilod 11/04/16	Entered 11/04/16 16:36:25	Desc Main
Fill i	n this inf	ormation to identif			1 of 60	
Deb	tor 1	Brian	Dionte	Tatum		
		First Name Shari	Middle Name Ladonna	Last Name Richardson-Tai	ıım	
Debi (Spou	tor 2 se, if filing)	First Name	Middle Name	Last Name		
Unit	ad Staton I	Pankruntov Court for th	ho · NORTHERN District of L	LLINOIS		
		Bankruptcy Court for ti	he : <u>NORTHERN</u> District of <u>I</u>	(State)		Check if this is an
	e Number nown)			_		amended filing
Offic	ial Fo	orm 106G				· ·
			ry Contracts and I	Inevnired Less	ac	12/1
Be as c nforma addition	omplete Ition. If m nal pages you have No. Che	and accurate as po nore space is needs s, write your name e any executory co eck this box and sul	possible. If two married people ed, copy the additional page, and case number (if known). ontracts or unexpired leases? bmit this form to the court with	are filing together, both a fill it out, number the enti your other schedules. You	tre equally responsible for supplying correct ries, and attach it to this page. On the top of a have nothing else to report on this form.	
exa	-	nt, vehicle lease, ce			then state what each contract or lease is for the state what each contract or lease is for the state what each contract or lease is for the state when sta	
Pe	erson or	company with who	om you have the contract or le	ease	State what the contract or least	se is for
2.1						
	Name					
	Number	Street				
	City		State Zip C	Code		
2.2						
	Name					
	Number	Street				
	City		State Zip C	Code		
2.3			<u> </u>			
	Name					
	Number	Street				
	City		State Zip C	Code		
2.4						
	Name					
	Number	Street				
	City		State Zip C	Code		
2.5						
	Name					
	Number	Street				

State Zip Code

City

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Fill in this in	formation to ide		
Debtor 1	Brian	Dionte	Tatum
	First Name	Middle Name	Last Name
Debtor 2	Shari	Ladonna	Richardson-Tatum
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> District of <u>li</u>	LLINOIS_
			(State)
Case Number	r		_
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. De	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
	No.								
	Yes								
2. W	ithin the last 8 years, have you lived in a community pr	operty state or territory? (Comr.	nunity property states and territories include						
Aı	rizona, California, Idaho, Lousiiana, Nevada, New Mexico	, Puerto Rico, Texas, Washington	n, and Wisconsin.)						
	No. Go to line 3.								
[Yes. Did your spouse, former spouse, or legal equivale	ent live with you at the time?							
	☑ No☑ Yes. Inwhich community state or territory did you	live? Fill	in the name and current address of that person						
	Tes. Inwinerred infiniting state of territory did you	. 1 111	in the name and current address of that person.						
	Name of your spouse, former spouse or legal equivalent								
	Number Street								
	City State	Zip Code							
3 In	Column 1, list all of your codebtors. Do not include yo	·	snouse is filing with you. List the person						
	nown in line 2 again as a codebtor only if that person is	•							
	chedule D (Official Form 106D), Schedule E/F (Official F	Form 106E/F), or Schedule G (Of	ficial Form 106G). Use Schedule D,						
So	chedule E/F, or Schedule G to fill out Column 2.								
	Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt						
			Check all schedules that apply:						
3.1			Schedule D, line						
H	Name		_						
			Schedule E/F, line						
	Number Street		Schedule G, line						
	City State	Zip Code							
3.2			Schedule D, line						
	Name		Schedule E/F, line						
	Number Street		Cabadda O line						
			Schedule G, line						
3.3	City State	Zip Code	Ochstele D Erre						
3.3	Name		Schedule D, line						
			Schedule E/F, line						
	Number Street		Schedule G, line						
	City State	Zip Code							

Official Form 106H Record # 719713 Schedule H: Your Codebtors Page 1 of 1

Fill in this information to identify your case:								
Brian	Dionte	Tatum						
First Name	Middle Name	Last Name						
Shari	Ladonna	Richardson-Tatum						
First Name	Middle Name	Last Name						
Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS						
		<u></u>						
	Brian First Name Shari First Name	Brian Dionte First Name Middle Name Shari Ladonna						

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed X Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Field Service Tecl	h	Unemployed	
	Occupation may Include student or homemaker, if it applies.	Employers name	Holland LP			
		Employers address	1000 Holland Dr.			
			Crete, IL 60417			
		How long employed there?	1 Year			_
Pa	rt 2: Give Details About Monthly	y Income				_
	Estimate monthly income as of the spouse unless you are separated.	e date you file this form. If you ha	ave nothing to report fo	r any line, write \$0 in the s	pace. Include your non-filing	
	If you or your non-filing spouse have	• • •		all employers for that perso	n on the	
	lines below. If you need more space	e, attach a separate sheet to this f	form.			
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salary deductions). If not paid monthly, c		-	\$5,269.62	\$0.00	
3.	Estimate and list monthly overting	ne pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	2 + line 3.		\$5,269.62	\$0.00	

Official Form 106I Record # 719713 Schedule I: Your Income Page 1 of 2

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Debtor 1 Brian Dionte Document Tatum
First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1		Debtor 2 or n-filing spouse		
	Сору	line 4 here	4.	\$5,269.62		\$0.00		
5. Li	st all	payroll deductions:	-	_				
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$922.94		\$0.00		
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. R	lequired repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. Ir	nsurance	5e.	\$87.04		\$0.00		
	5f. D	omestic support obligations	5f.	\$0.00		\$0.00		
	5g. U	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify: Life Insurance(D1), Disability(D1),	5h.	\$19.37		\$0.00		
6. A d	ld the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,029.34		\$0.00		
7. Ca	lculat	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$4,240.27		\$0.00		
8. Lis	st all o	other income regularly received:		. ,				
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive	_					
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash	_					
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. _	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. _	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	_	\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$4,240.27 +		\$0.00	= [\$4,240.27
11.	State Include other Do not Specification	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify: the amount in the last column of line 10 to the amount in line 11. The res	our depender	to pay expenses listed in			11.	\$0.00
14.		the amount in the last column of fine to to the amount in fine 11. The less that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	3	12.	\$4,240.27
13.	X ¹		?				L	
	<u> </u>	es. Explain:						

Fill in this	information to identify yo	our case:				
Debtor 1	Brian	Dionte	Tatum	Check if this is	S:	
	First Name	Middle Name	Last Name	An amen	ded filing	
Debtor 2	Shari	Ladonna	Richardson-Tatum	A supple	ment showing post	-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	income a	s of the following of	late:
United State	es Bankruptcy Court for the : _	NORTHERN DISTRICT OF	FILLINOIS		//////	
Case Numb (If known)	er		_	MM / DD	/ ҮҮҮҮ	
Official F	orm 106J				te filing for Debtor s a separate house	2 because Debtor 2
	le J: Your Ex	penses			. a oopalato 110400	12/14
			e are filing together, both are e	qually responsible for supp	lying correct informa	ation. If
more space is question.	needed, attach another	sheet to this form. On th	e top of any additional pages,	write your name and case n	umber (if known). Ar	nswer every
Part 1:	Describe Your Household					
1. Is this a j	oint case?					
No.	Go to line 2.					
X Yes	Does Debtor 2 live in a	separate household?				
	X No.					
	Yes. Debtor 2 mus	t file a separate Schedule	e J.			
2. Do you	have dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not Debtor	list Debtor 1 and 2.		this information for lent	Debtor 1 or Debtor 2	age	with you?
Do not	state the dependents'			Son	9	Yes
names.						No
				Son	5	X Yes
						No
				Daughter	1	X
						X No
						Yes
						No
						Yes
_	r expenses include es of people other than	X No				
	If and your dependents?	Yes				
Part 2:	Estimate Your Ongoing M	onthly Expenses				
Estimate you	r expenses as of your ba	inkruptcy filing date unle	ess you are using this form as	a supplement in a Chapter 1	3 case to report	
		uptcy is filed. If this is a	supplemental Schedule J, ched	k the box at the top of the f	orm and fill in	
the applicabl		ash government assistar	nce if you know the value			
	•	_	ncome (Official Form 106l.)		١	our expenses
4. The re	ntal or home ownership o	exnenses for your reside	nce. Include first mortgage pay	ments and		
	nt for the ground or lot.	expenses for your reside	nee. moidde mat mortgage pay	mento and	4.	\$1,600.00
_	ncluded in line 4:					·
4a. F	leal estate taxes				4a.	\$0.00
4b. F	roperty, homeowner's, or	renter's insurance			4b.	\$50.00
4c. ⊢	lome maintenance, repair	, and upkeep expenses			4c.	\$100.00
4d. ⊦	lomeowner's association of	or condominium dues			4d.	\$0.00

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Brian Debtor 1

First Name

Dionte

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$255.00 6a. 6a. Electricity, heat, natural gas \$140.00 6b. Water, sewer, garbage collection \$345.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$1,000.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$130.00 9. Clothing, laundry, and dry cleaning 10. \$70.00 Personal care products and services 10. \$125.00 11. Medical and dental expenses 11. \$320.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$85.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Schedule J: Your Expenses

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Deptor	Dilaii	Dionic	Tatam	Case Number (if known)		
	First Nar	ne Middle Name	Last Name			
21.	Other. S	pecify: Postage/Bank Fees (\$5.00),		_	21.	\$5.00
22	Your moi	nthly expense: Add lines 4 through 21.			22.	\$4,225.00
	The resul	t is your monthly expenses.				
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$4,240.27
	23b.	Copy your monthly expenses from line 2	2 above.		23b. -	\$4,225.00
	23c.	Subtract your monthly expenses from your	our monthly income.		23c.	\$15.27
		The result is your <i>monthly net income</i> .	, , , , , , , , , , , , , , , , , , , ,		200. L	Ţ.U.Z.
		,				
24.	Do you e	xpect an increase or decrease in your ex	penses within the year after you	ı file this form?		
		ple, do you expect to finish paying for you				
		payment to increase or decrease because	e of a modification to the terms of	your mortgage?		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 719713
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of periury. I declare that I have read	the summary and schedules filed with this declaration and that they are true and
correct.	· · · · · · · · · · · · · · · · · · ·
★ /s/ Brian Dionte Tatum, Sr.	🗶 /s/ Shari Ladonna Richardson-Tatum
Signature of Debtor 1	Signature of Debtor 2
Date11/01/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	formation to id	entify your case:	
Debtor 1	Brian	Dionte	Tatum
Debtor 2	First Name Shari	Middle Name Ladonna	Last Name Richardson-Tatur
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of <u>IL</u>	LINOIS (State)
Case Number (If known)	•		(Ciale)

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	1F Give Details About Your Marital Status a	nd Where You Lived Before				
01. W	nat is your current marital status?					
	Married					
	Not married					
	ring the last 3 years, have you lived anywher No.	re other than where you live no	ow?			
	Yes. List all of the places you lived in the last	3 years. Do not include where	you live now.			
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there		
			Same as Debtor 1	Same as Debtor 1		
	1014 N Colfax St	FROM 06/2013				
	Griffith IN 46319-1932	To 06/2014				
			<u> </u>			
_						
	0004 O''. PI	5D0M 40/0040	Same as Debtor 1	Same as Debtor 1		
	2901 Gibson Pl Hammond IN 46323-1111	FROM 12/2012 To 06/2013				
03 Wi	thin the last 8 years, did you ever live with a	spouse or legal equivalent in a	a community property state or territory? (Community	,		
pro		- ·	levada, New Mexico, Puerto Rico, Texas, Washingto			
_	No.					
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).					
Part 2: Explain the Sources of Your Income						

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Dionte

Debtor 1 Brian Tatum Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$53,507 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$59,727 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$58,000 est Wages, commissions, \$7,000 est For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$688 401K withdrawal For last calendar year: (January 1 to December 31, 2015) List Certain Payments You Made Before You Filed for Bankruptcy

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Brian Dionte Tatum Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No. Yes. Fill in the details. Status of the case Nature of the case Court or agency Eviction Lake Superior Court, Hammond IN Pending Scheeringa & Devries Home Building & On appeal Remodeling, Inc. v. Briand D Tarum, Sr. and Shari Richardson-Tatum Concluded 45D05-1504-PL-00033

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Debto	r 1	Brian	Dionte	Tatum	Case Number (if known)	
		First Name	Middle Name	Last Name		
10			ı filed for bankruptcy, was a fill in the details below.	any of your property repossessed, fore	closed, garnished, attached, seized, or levied	?
	П	No. Go to line 11				
	=	Yes. Fill in the inforr	nation below			
			nation bolow.			
				Describe the property	Date	Value of the property
		Scheeringa & Devi	ries Home Building &	Money	October	\$469
		Remodelin, Inc.		,	28,2016	
				Explain what happened		
				Property was repossessed.		
				Property was foreclosed.		
				Property was garnished.		
				Property was attached, seize	d, or levied.	
11		-	you filed for bankruptcy, d yment because you owed		inancial institution, set off any amounts from	n your accounts
		No. Go to line 11				
	_	Yes. Fill in the inforr	nation below.			
12	_			s any of your property in the posses:	sion of an assignee for the benefit of credito	ors, a
	cou	rt-appointed receive	er, a custodian, or another	official?		
	1	No.				
	□,	Yes.				
	art 5:	List Certain Gif	ts and Contributions			
				id you give any gifts with a total valu	o of more than \$600 per person?	
	_		ou meu for bankruptcy, ui	u you give any gins with a total valu	e of more than 4000 per person:	
	_	No.				
.		Yes. Fill in the detail				
14	With	hin 2 years before y	ou filed for bankruptcy, di	id you give any gifts or contributions	with a total value of more than \$600 to any	charity?
		No.				
		Yes. Fill in the detail	s for each gift.			
P	art 6:	List Certain Los	sses			
15		hin 1 year before yo nbling?	u filed for bankruptcy or s	since you filed for bankruptcy, did yo	u lose anything because of theft, fire, other	disaster, or
		No.				
	$\overline{\Box}$	Yes. Fill in the detail	s for each gift.			
P	art 7	List Certain Pa	yments or Transfers			
16			ou filed for bankruptcy, did	•	pehalf pay or transfer any property to anyon	e you
					or services required in your bankruptcy.	
		No.				
		Yes. Fill in the detail	s			
1						

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Page 43 of 60 Document Brian Dionte Tatum Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$995.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 \$25.00 Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Type of account or Last 4 digits of account number Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred Checking Fidelity 401K XXX - ______ **April 2016** \$700 Savings Money market Brokerage Other

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Case Number (if known)

Tatum

First Name Middle Name Last Name 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Nature of the case Status of the case Court or agency Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

Brian

Debtor 1

Dionte

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Debtor 1	Brian	Dionte	Tatum	Case Number (if known)
	First Name	Middle Name	Last Name	
	No. None of the above	ve applies. Go to Part 12.		
	Yes. Check all that a	apply above and fill in the det	ails below for each business.	
	thin 2 years before ye titutions, creditors, c		you give a financial stateme	ent to anyone about your business? Include all financial
	No.	·		
	Yes. Fill in the details	S.		
_		Date iss	ued	
Part 12	2: Sign Below			
			<u>-</u>	ents, and I declare under penalty of perjury that the ealing property, or obtaining money or property by fraud
			<u>-</u>	
		• •	nes up to \$250,000, or impr	isonment for up to 20 years, or both.
18 U.	.S.C. §§ 152, 1341, 1	519, and 3571.		
×	/s/ Brian Dionte T	atum, Sr.	🗶 /s/ Shar	i Ladonna Richardson-Tatum
	Signature of Debtor	1	Signature	e of Debtor 2
	Date 11/01/2016			1/01/2016
	MM / DD / Y	YYYY	MI	M / DD / YYYY
D:d.	.a attack additional	I names to Value Statement o	of Financial Affaire for India	iduals Filing for Bankruptcy (Official Form 107)?
Dia y	you attach additional	pages to Your Statement of	T FINANCIAI ANAIIS IOI INGIVI	duals Filling for Bankruptcy (Official Forth 107)?
1	No			
□ '	Yes			
Did y	you pay or agree to p	pay someone who is not an	attorney to help you fill out	bankruptcy forms?
1	No			
_		n		. Attach the Bankruptcy Petition Preparer's Notice,
		-		Declaration, and Signature (Official Form 119).

Entered 11/04/16 16:36:25 Desc Main Fill in this information to identify your case: Brian Dionte Tatum Debtor 1 Middle Name First Name Last Name Shari Ladonna Richardson-Tatum Debtor 2 First Name Middle Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- \blacksquare you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Surrender the property Creditor's □ No name: **Transit Employees FCU** Retain the property and redeem it Yes Retain the property and enter into a Description of 2007 Mercedes-Benz R with over 110,000 Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ____ ☐ Surrender the property □ No Creditor's name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: □ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt:

Debtor 1

Brian

Case 16-35356

Doc 1

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Document Page 47 of 60 Uniform (if known)

Desc Main

First Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet				
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).				
Describe your unexpired personal property leases	Will the lease be assumed?			
Lessor's name:	☐ No			
Description of leased property:	☐ Yes			
Lessor's name:	□ No			
Description of leased property:	Yes			
Lessor's name:	□No			
Description of leased property:	Yes			
Lessor's name:	□No			
Description of leased property:	□Yes			
Lessor's name:	□No			
Description of leased property:	□Yes			
Lessor's name:	□No			
Description of leased property:	□Yes			
Lessor's name:	□ No			
Description of leased property:	Yes			
Part 3: Sign Below				
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.				

🗶 /s/ Brian Dionte Tatum, Sr.

🗶 /s/ Shari Ladonna Richardson-Tatum

Signature of Debtor 1

Signature of Debtor 2

Date Dated: 11/01/2016 MM / DD / YYYY

Date <u>Dated: 11/01/201</u>6 MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
-------	--	--	--

Brian Dionte Tatum Sr. and Shari Ladonna Richardson-Tatum / Debtors Case No:

Chapter: Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept

Prior to the filing of this statement I have received

Balance Due

\$2,395.00

\$995.00

. The source of the compensation paid to me was:

Debtor(s)

Other: (specify

3. The source of compensation to be paid to me is:

Debtor(s)

Other: (specify

- I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 - I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
 - e. [Other provisions as needed]
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Fee does **NOT** include missed meeting or court dates, amendments to schedules, adversary complaints or conversions to another chapter, judicial lien avoidances, dischargeability actions, other contested matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date: 11/01/2016 /s/ Tarek Muhammad Khalil

Signature of Attorney

Geraci Law L.L.C.

Name of law firm

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DGerarichaw LFLaGe 49 of 60

National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 866.925.0707 help@geracilaw.com

<u>Date: 9/28/2016</u> Consultation Attorney: **JMV** Record #: 719-713

Chapter 7 Attorney Retainer Agreement

The undersigned hires Geraci Law L.L.C. for representation in a Chapter 7 bankruptcy under the following terms and conditions: Your Chapter 7 bankruptcy attorney fee is estimated \$\frac{1}{2}\frac{1

#1 Flat Fee: We quoted you a flat fee: no ups or extras except if something else happens, see #2. The advantage to you is that you know what your cost is instead of getting billed hourly. We are pretty good at estimating work, so you are never over-charged, and will get a refund of payments if we don't earn our flat fee. You may ask instead to pay us at an hourly rate of up to \$450/hr. but we usually find that will cost you more. It's up to you. Payments become ours and are not held in trust for later billing. Payments before filing are applied to work done before filing. After filing in court we apply your payments only to costs advanced and work done after filing. Non-Payment before filing - We may close the case - I will be charged only for work done to date. Court Costs may be applied to fees if case is discontinued and I give permission to transfer court costs from Trust Account to pay fees. Fees after Filing of case In court: If you have not paid post-filing fees & costs already: after filing, we'll send you a written voluntary agreement to pay post filing fee and costs advanced. We will not accept payment of unpaid balance after this case is filed, unless you want to agree to pay us, or the Court enters a fee order. Not Included in Attorney Fee: Missed court dates, amendments (\$150 minimum), audits, work on asset cases, examinations in addition to meeting of creditors, contested matters, motions, objections to discharge (up to \$350/hr minimum 8hrs in advance), adversary complaints, excessive work caused by you, or other matters except attending the first meeting of creditors, court filing fees, or costs for credit counseling or financial management classes.

#2 This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. The estimated fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings: these can't be predicted in setting a flat fee. For these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$150/hr for paralegal time. I agree that more than one attorney and paralegal will work on my case. We will present you will another contract after filing which sets out your costs and fees for post-filing work.

#3 Fees are "flat fees" and "advance payment retainers" and your payments to us become property of this firm on payment, and are deposited into the firr operating account. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with a accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done u that time. I assign to Geraci Law all payments on filing fees or court costs & authorize Geraci Law to transfer said funds from trust accounts to operating accoupayment of outstanding fees owed if my case is not filed.

Exemption laws only allow me to protect a limited amount of property. A Chapter 7 Trustee can "non-exempt" property if I cannot buy out the Trustee's interest. The U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13. I will fully cooperate with my attact and provide all information requested at any point during the case, and agreeand that if I do not fully cooperate or provide complete and accurate information, attorneys may withdraw from representation of me, with the permission of the Court.

If I wish to retain property secured by debt (mortgages, financed vehicles or other financed property), I may be required to sign reaffirmation agreements make my personal liability survive bankruptcy, and I must remain current on my payments. **Debts not discharged** if not paid in full: student loans; education debts & tuition; most tax debts: unfilled, trust fund or late filled taxes; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the filled; future condo/HOA dues; or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge. **Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.**

I cannot transfer any property or incur any credit or debt without the witten permission of my attorney or the Court and I must make full disclosure of all incexpenses, debts and assets in my initial consultation and on my bankruptcy petition. I AGREE TO READ MY PETITION, EVERY PAGE AND LINE OF IT, BEFORE I SIGN IT, AND MAKE SURE IT IS COMPLETE AND CORRECT.

I understand that if I fail to take my financial management class <u>after filing but before discharge</u>, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I received the 11 U.S.C § 527(a) disclosures.

Shari Tatum (Joint Debtor)

Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 160902

PFG Rec# 719-713 Mr. & Mrs. Tatum

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Brian Dionte Tatum Sr. and Shari Ladonna Richardson-Tatum / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/01/2016 /s/ Brian Dionte Tatum, Sr.

Brian Dionte Tatum, Sr.

X Date & Sign

Dated: 11/01/2016 /s/ Shari Ladonna Richardson-Tatum

Shari Ladonna Richardson-Tatum

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

Document Page 52 of 60 In re Brian Dionte Tatum Sr. and Shari Ladonna Richardson-Tatum / Debtors

Consumer Debtor(s) In re Brian Dionte Tatum Sr. and Shari Ladonna Richardson-Tatum / Debtors Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 11/01/2016	/s/ Brian Dionte Tatum, Sr.	
	Brian Dionte Tatum, Sr.	
Dated: 11/01/2016	/s/ Shari Ladonna Richardson-Tatum	
	Shari Ladonna Richardson-Tatum	
Dated: 11/01/2016	/s/ Tarek Muhammad Khalil	
	Attorney: Tarek Muhammad Khalil	

Record # 719713 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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Brian Dionte Docatiment Page 53 of 6 Lese Number (if known)

		<u>.</u>				
Pai	t 6: Answer These Questions		onsumer debts? Consumer debts are defin	ned in 11 U.S.C. § 101(8)		
16.	What kind of debts do you have?	as "incurred by an individual primarily for a personal, family, or household purpose."				
	you nave.	No. Go to line 16b. Yes. Go to line 17.				
	·	 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 				
	•					
		16c. State the type of debts you ow	ve that are not consumer debts or business de	bts.		
17.	Are you filing under	No. I am not filing under Cha	apter 7. Go to line 18.			
	Chapter 7? Do you estimate that after	Yes. I am filing under Chapte	r 7. Do you estimate that after any exempt pro	operty is excluded and ute to unsecured creditors?		
	any exempt property is	administrative expenses are paid that funds will be available to distribute to unsecured creditors? No.				
	excluded and administrative expenses	☐Yes.				
	are paid that funds will be available for distribution to unsecured creditors?					
18.	How many creditors do	1-49	1,000-5,000	25,001-50,000		
	you estimate that you	☐ 50-99	☐ 5,001-10,000 ☐ 40,004,05,000	☐ 50,001-100,000 ☐ More than 100,000		
	owe?	☐ 100-199 ☐ 200-999	10,001-25,000	Micre than 100,000		
19.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	\$500,000,001-\$1 billion		
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion		
	be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion		
20.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
20.	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
***************************************	to be?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
	·	☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion		
P	Sign Below					
Fo	ryou	I have examined this petition, and correct.	declare under penalty of perjury that the infor	mation provided is true and		
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				e, under Chapter 7, 11,12, or 13 ter, and I choose to proceed		
				ot an attomey to help me fill out b).		
				ecified in this petition.		
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. **Signature of Debtor 1** Executed on				

0.0000000000000000000000000000000000000						

Debtor 1

Page 54 Ofa (Goumber (if known) ____ **Document** Dionte Brian Debtor 1 Column B Column A Debtor 2 or Debtor 1 non-filing spouse \$0,00 \$0.00 8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:..... For you For your spouse Pension or retirement income. Do not include any amount received that was a \$0.00 \$0.00 benefit under the Social Security Act. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 0.00 \$0.00 0.00 \$0.00 10b. \$0.00 \$0.00 10c. Total amounts from separate pages, if any. \$5,269.62 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$5,269.62 \$0.00 column. Then add the total for Column A to the total for Column B. **Determine Whether the Means Test Applies to You** Part 2: 12. Calculate your current monthly income for the year. Follow these steps: \$5,269.62 12a. x 12 Multiply by 12 (the number of months in a year). \$63,235.44 12b. 12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: IL Fill in the state in which you live. 5 Fill in the number of people in your household. \$95.321.00 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. x ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of pariury that the information on this statement and in any attachments is true and correct Shari Ladonna Richardson-Tatum If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

Filed 11/04/16 Entered 11/04/16 16:36:25 Desc Main

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Doc 1

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UNITED STATES BANKRUPTOY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Brian Dionte Tatum Sr. and Shari Ladonna Richardson-Tatum / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UN	DER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE A	ND CORRECT.
Dated://2016	Brian Dionte Tatum, Sr.	X Date & Sign
Dated: // // /2016	Shari Ladonna Richardson-Tatum	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 16-3535**0 SCLAIMER Debtors nave read and agree:** Desc Main

1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad liter or cisimilar person or child in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.

- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

s filed in Court AND WE HAVE TO READ, C	HECK & MAKE SURE OUR PETITION IS ACQUIRATE!!!!	
Dated: / / /2016	Minn V Latur XA	
	Brian Dionte Tatum, Sr.	-
	A Dilair Diolite (Latum, Or.	

Dated: 1 / 1 /2016 DY Youlk Lyonold

Shari Ladonna Richardson-Tatum

X Date & Sign

X Date & Sign

Debtor 1 Brian Case 16-35356 Doc 1 FTBM 11/04/16 Entered 1904/16 Pirst Name Print Name Print Name Page 57 of 60

20	rt	2:

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has no	
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No □ □ Yes
Description of leased property:	☐ 165
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	☐Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	☐Yes
Lessor's name:	
Description of leased property:	Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.	
Signature of Debtor 1 **Signature of Debtor 2	
Date Dated: 1 / 1/20 Date Dated: 1 / 1/20	

MM / DD / YYYY

MM / DD / YYYY

Filed 11/04/16 Entered 11/04/16 16:36:25 Case 16-35356 Doc 1 Page 58 of 6Qe Number (if known)____ Dogument Debtor 1 Brian Dionte Middle Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No . Attach the Bankruptcy Petition Preparer's Notice, Yes. Name of person Declaration, and Signature (Official Form 119).

Entered 11/04/16 16:36:25 Case 16-35356 Doc 1 Filed 11/04/16 Desc Main of 60 Fill in this information to identify your case: Dionte Tatum Brian Debtor 1 Last Name Middle Name Richardson-Tatum Ladonna Debtor 2 <u>Shari</u> Middle Name (Spouse, if filing) First Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS Case Number Check if this is an (if known) amended filing

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorn	new to help you fill out hankruntcy forms?
No	ley to help you im out bankruptcy forms.
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury. I declare that I have read the sum	nmary and schedules filed with this declaration and that they are true and
correct.	
Signature of Debtor 1	Signature of Debtor 2
Date :	Date ://2016 MM / DD / YYYY

Page 2

In re Brian Dio De Taum Se ant d Shar Page me a Gohards O Tatum / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

X Date & Sign

X Date & Sign

Attorney: Tarek Muhammad Khalil